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United States Bankruptcy Court Northern District of Illinois					Voluntary Petition		
Name of Debtor (if individual, enter Last, First, Kasten, David Shannon	Middle):		Name	of Joint De	ebtor (Spouse)) (Last, First	, Middle):
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	3 years				used by the J maiden, and		in the last 8 years):
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all)	yer I.D. (ITIN)/Com	plete EIN	Last fo	our digits o than one, state	f Soc. Sec. or	Individual-	Taxpayer I.D. (ITIN) No./Complete EIN
Street Adders of Debtor (No. and Street, City, a 4808 Clearsky Drive Rockford, IL	and State):	ZIP Code	Street	Address of	Joint Debtor	(No. and St	reet, City, and State): ZIP Code
	Г	61109	1				ZIF Code
County of Residence or of the Principal Place of Winnebago	f Business:			•		•	ace of Business:
Mailing Address of Debtor (if different from stre	eet address):		Mailir	ng Address	of Joint Debte	or (if differe	nt from street address):
		ZIP Code					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):							
Type of Debtor (Form of Organization) (Check one box)		of Business			-		otcy Code Under Which iled (Check one box)
Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.) Chapter 15 Debtors Country of debtor's center of main interests:	☐ Health Care Bu☐ Single Asset Rein 11 U.S.C. §☐ Railroad☐ Stockbroker☐ Commodity Bro☐ Clearing Bank☐ Other	siness eal Estate as de 101 (51B) bker mpt Entity	efined	Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12 er 13	C of C of Nature (Check	hapter 15 Petition for Recognition a Foreign Main Proceeding hapter 15 Petition for Recognition a Foreign Nonmain Proceeding e of Debts k one box)
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Debtor is a tax-ex under Title 26 of Code (the Interna	the United State 1 Revenue Code	es).	defined "incurr	are primarily co in 11 U.S.C. § ed by an indivi- onal, family, or l	101(8) as dual primarily household pur	business debts. for pose."
Filing Fee (Check one box Full Filing Fee attached Filing Fee to be paid in installments (applicable to attach signed application for the court's considerati debtor is unable to pay fee except in installments. Form 3A. Filing Fee waiver requested (applicable to chapter attach signed application for the court's considerati	individuals only). Must on certifying that the Rule 1006(b). See Offic 7 individuals only). Mu	Check all	otor is a si otor is not otor's aggi less than applicable dan is bein	a small busing regate nonco \$2,490,925 (a) the boxes:	debtor as defin ness debtor as d ntingent liquida amount subject this petition.	efined in 11 United debts (exo	C. § 101(51D). J.S.C. § 101(51D). cluding debts owed to insiders or affiliates) on 4/01/16 and every three years thereafter).
Statistical/Administrative Information	on. see official Form 2	I LI Acc			vere solicited pr S.C. § 1126(b).		n one or more classes of creditors, S SPACE IS FOR COURT USE ONLY
Debtor estimates that funds will be available Debtor estimates that, after any exempt prop there will be no funds available for distributi	erty is excluded and	administrative		es paid,		THIS	SPACE IS PORCOURT USE ONLY
Estimated Number of Creditors	1,000- 5,001- 5,000 10,000	10,001- 2:] 5,001- 0,000	50,001- 100,000	OVER 100,000		
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million	to \$100 to] 100,000,001 \$500 illion	\$500,000,001 to \$1 billion			
\$0 to \$50,001 to \$100,001 to \$500,001	\$1,000,001 \$10,000,001 to \$50	\$50,000,001 \$1 to \$100 to] 100,000,001 \$500	\$500,000,001 to \$1 billion			

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Page 2 Name of Debtor(s): Voluntary Petition Kasten, David Shannon (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Daniel A. Springer May 4, 2015 Signature of Attorney for Debtor(s) (Date) Daniel A. Springer Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? ☐ Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(04/13) Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ David Shannon Kasten

Signature of Debtor David Shannon Kasten

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 4, 2015

Date

Signature of Attorney*

X /s/ Daniel A. Springer

Signature of Attorney for Debtor(s)

Daniel A. Springer 6314059

Printed Name of Attorney for Debtor(s)

Springer Law Firm

Firm Name

2222 E State St Suite 107 Rockford, IL 61104

Address

Email: dspringerlaw@gmail.com

815.312.4725

Telephone Number

May 4, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 \mathbf{X}

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Kasten, David Shannon

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

 \mathbf{v}

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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	orm 1)(04/13)		Page .
Voluntai	ry Petition	Name of Debtor(s): Kasten, David Sha	•
(This page m	nust be completed and filed in every case)		
	All Prior Bankruptcy Cases Filed Within Last	st 8 Years (If more than tw	wo. attach additional sheet)
Location Where Filed:		Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
P	Pending Bankruptcy Case Filed by any Spouse, Partner, or		(If more than one, attach additional sheet)
Name of Deb	itor:	Case Number:	Date Filed:
District:		Relationship:	Judge:
forms 10K a pursuant to and is reque	Exhibit A suppleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission of Section 13 or 15(d) of the Securities Exchange Act of 1934 sesting relief under chapter 11.) it A is attached and made a part of this petition.	I, the attorney for the petition have informed the petition 12, or 13 of title 11. Unite	April 30, 2015 (Date)
☐ Yes, and ■ No. (To be comp	tor own or have possession of any property that poses or is alleged to d Exhibit C is attached and made a part of this petition. Exhibit C is attached and made a part of this petition. Exhipleted by every individual debtor. If a joint petition is filed, each t D completed and signed by the debtor is attached and made a	hibit D ach spouse must complete a	
If this is a joi		·.	· · · · · · · · · · · · · · · · · · ·
	Information Regarding		поп.
_	(Check any app	pplicable box)	
-	Debtor has been domiciled or has had a residence, principa days immediately preceding the date of this petition or for a	eal place of business, or print a longer part of such 180 d	days than in any other District.
	There is a bankruptcy case concerning debtor's affiliate, gen	eneral partner, or partnershi	nip pending in this District.
	Debtor is a debtor in a foreign proceeding and has its princi this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	cipal place of business or pr s in the United States but is he interests of the parties wi	principal assets in the United States in s a defendant in an action or will be served in regard to the relief
	Certification by a Debtor Who Resides (Check all appli	s as a Tenant of Resident	tial Property
	Landlord has a judgment against the debtor for possession of		ox checked, complete the following.)
	(Name of landlord that obtained judgment)	_	
	(Address of landlord)	_	
	Debtor claims that under applicable nonbankruptcy law, the the entire monetary default that gave rise to the judgment for	for possession, after the judg	dgment for possession was entered, and
<u> </u>	Debtor has included with this petition the deposit with the cafter the filing of the petition.	court of any rent that would	ld become due during the 30-day period
	Debtor certifies that he/she has served the Landlord with thi	is certification. (11 U.S.C.	§ 362(l)).

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Document B1 (Official Form 1)(04/13)	Page 5 of 54		
Voluntary Petition	Name of Debtor(s): Kasten, David Shannon		
(This page must be completed and filed in every case)			
	natures		
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative		
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Debtor David Shannon Kasten	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached. Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter		
X Signature of Joint Debtor	Printed Name of Foreign Representative Date		
Telephone Number (If not represented by attorney)	Signature of Non-Attorney Bankruptcy Petition Preparer		
April 30, 2015	•		
Signature of Attorney* X Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a		

Daniel A. Springer 6314059

information in the schedules is incorrect.

States Code, specified in this petition.

Signature of Authorized Individual

Title of Authorized Individual

Printed Name of Authorized Individual

Springer Law Firm

Rockford, IL 61104

Firm Name 2222 E State St Suite 107

Address

Date

Date

815.312.4725 Telephone Number April 30, 2015

on behalf of the debtor.

Printed Name of Attorney for Debtor(s)

Email: dspringerlaw@gmail.com

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition

The debtor requests relief in accordance with the chapter of title 11, United

debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or

assisted in preparing this document unless the bankruptcy petition preparer is

If more than one person prepared this document, attach additional sheets

A bankruptcy petition preparer's failure to comply with the provisions of

title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

conforming to the appropriate official form for each person.

an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition

preparer.)(Required by 11 U.S.C. § 110.)

Official Form 19 is attached.

Address

Date

not an individual:

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	ge 2
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, of through the Internet.); ☐ Active military duty in a military combat zone.	or
G 5. The United States trusted or honlymentary administrator has a lateral in 1.1.	
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: David Shannon Kasten	
Date: April 30, 2015	

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Document

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Case No.

B6 Declaration (Official Form 6 - Declaration). (12/07)

David Shannon Kasten

In re

United States Bankruptcy Court Northern District of Illinois

		Debtor(s)	Chapter	7
	DECLARATI	ON CONCERNING DEI	BTOR'S SCHEDUL	ES
	DECLARATION U	NDER PENALTY OF PERJUR	Y BY INDIVIDUAL DE	BTOR
	I declare under penalty of p sheets, and that they are true and cor	erjury that I have read the foregorect to the best of my knowledge		
Date	Apríl 30, 2015	Signature David Sha	Mannon Kasten	ron Kartin

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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В7	(Official	Form	7)	(04/	13)
					•

25. Pension Funds.

None If

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date April 30, 2015

Signature

David Shannon Kasten

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)		Page 2		
Property No. 3				
Creditor's Name: FNB Omaha	I \$	Describe Property Securing Debt: 500 collateral as deposit		
Property will be (check one):				
☐ Surrendered	■ Retained			
If retaining the property, I intend to ☐ Redeem the property	(check at least one):			
Reaffirm the debt		•		
☐ Other. Explain	(for example, avoid	lien using 11 U.S.C. § 522(f)).		
Property is (check one):				
Claimed as Exempt				
Attach additional pages if necessary, Property No. 1				
				
Lessor's Name: -NONE-	Describe Leased Prope	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES NO		
f deciare under penalty of perjury persona! property subject to an un	that the above indicates my interprise that the above indicates my interprise that the state of	ention as to any property of my estate securing a debt and/or		

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United States Bankruptcy Court Northern District of Illinois

In r	David Shannon Kasten	Case No.	·
	Debtor(S) Chapter	_7
	DISCLOSURE OF COMPENSATION OF	ATTORNEY FOR D	EBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that paid to me within one year before the filling of the petition in bankruptcy, or behalf of the debtor(s) in contemplation of or in connection with the bankruptcy.	I am the attorney for the above-	named debtor and that compensation
	For legal services, I have agreed to accept	\$	500.00
	Prior to the filing of this statement I have received	\$	500.00
	Balance Due		0.00
2.	The source of the compensation paid to me was:		
	■ Debtor □ Other (specify):		
3.	The source of compensation to be paid to me is:		
	■ Debtor □ Other (specify):		
4.	■ I have not agreed to share the above-disclosed compensation with any o	ther person unless they are men	abers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensation with a person copy of the agreement, together with a list of the names of the people sh	or persons who are not members	or associates of my law firm A
5.	In return for the above-disclosed fee, I have agreed to render legal service for	or all aspects of the bankruptcy	case, including:
	 a. Analysis of the debtor's financial situation, and rendering advice to the d b. Preparation and filing of any petition, schedules, statement of affairs and c. Representation of the debtor at the meeting of creditors and confirmation d. [Other provisions as needed] Negotiations with secured creditors to reduce to market reaffirmation agreements and applications as needed; pr 522(f)(2)(A) for avoidance of liens on household goods. 	plan which may be required; hearing, and any adjourned her value: exemption planning	arings thereof;
6.	By agreement with the debtor(s), the above-disclosed fee does not include the Representation of the debtors in any dischargeability act any other adversary proceeding.	ne following service: tions, judicial lien avoidanc	es, relief from stay actions or
	CERTIFICATIO	ON	
this t	I certify that the foregoing is a complete statement of any agreement or arrar cankruptcy proceeding.	ngement for payment to me for r	representation of the debtor(s) in
Date	d: April 30, 2015		
	Springe	A. Springer er Law Firm State St	
	Rockfor	rd, IL 61104	·
	815.312 dspring	.4725 erlaw@gmail.com	
	205.11(5		<u></u>

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B 201B (Form 201B) (12/09)

United States Bankruptcy Court

		District of Illinois	, 41 1		
In re	David Shannon Kasten		Case No.		
		Debtor(s)	Chapter	7	
	CERTIFICATION OF NOT UNDER § 342(b) OF			R(S)	
	Certific	cation of Debtor			
	I (We), the debtor(s), affirm that I (we) have received	and read the attached	notice, as required	l by § 342(b) of	the Bankruptcy
Code.			/} <i>\X</i> /	A Mais	
David	Shannon Kasten	x/)avz	V Shunn	April	30, 2015
Printe	d Name(s) of Debtor(s)	Signature of I	Debtor'	Date	
Case 1	No. (if known)	X			
		Signature of J	oint Debtor (if an	y) Date	

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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United States Bankruptcy Court Northern District of Illinois

		Morthern District of Minois		
In re	David Shannon Kasten		Case No.	
		Debtor(s)	Chapter 7	
	VERI	FICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	20
	The above-named Debtor(s) he (our) knowledge.	ereby verifies that the list of credit	tors is true and correct to the	ne best of my
Date:	April 30, 2015	David Shannon Kasten Signature of Debtor	wnon Kuster	<u></u>

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Debtor	1 David Shannon Kasten			Case numbe	r (if known)			
				Column A Debtor 1	2.5 -2- 5 -5	Column B Debtor 2 or non-filing s		
	Unemployment compensation			\$	0.00	\$	0.00	
	Do not enter the amount if you contend that the amount the Social Security Act. Instead, list it here:	received was a benefit	under					
	For you\$	0.00	<u> </u>					
	For your spouse \$	0.00	_					
9.	Pension or retirement income. Do not include any an benefit under the Social Security Act.	ount received that was	а	\$	0.00	\$	0.00	
	Income from all other sources not listed above. Spe Do not include any benefits received under the Social S received as a victim of a war crime, a crime against hur domestic terrorism. If necessary, list other sources on a total on line 10c.	Security Act or payments manity, or international o	Г					
	10a		_	\$	0.00	\$	0.00	
	10ь.		_	\$	0.00	\$	0.00	
	10c. Total amounts from separate pages, if any.		+	\$	0.00	\$	0.00	
11.	Calculate your total current monthly income. Add line each column. Then add the total for Column A to the to	es 2 through 10 for lal for Column B.	\$	2,358.89	* [\$_	0.00		2,358.89 urrent monthly
Part	Determine Whether the Means Test Applies to	o You					Incom	•
12.	Calculate your current monthly income for the year.	Follow these stens:		·				
	12a. Copy your total current monthly income from line 1	•		Con	v lina 11 i	n ere=> 12a	s	2 250 00
	copy your telescent and morning morning morning	'			y 11112 1111	1616-2 12a	"	2,358.89
	Multiply by 12 (the number of months in a year)						x 1	2
	12b. The result is your annual income for this part of the	e form				12b	. s2	28,306.68
13.	Calculate the median family income that applies to	you. Follow these steps	:					
	Fill in the state in which you live.	IL						
	Fill in the number of people in your household.	4						
	Fill in the median family income for your state and size	of household.				13.	\$ 8	34,901.00
	How do the lines compare?	- 4b - 4 6 d - b	_1_ 1_ 1	.4 = 1				
	14a. Line 12b is less than or equal to line 13. O Go to Part 3.	a the top of page 1, chec	ск рох	1, There is	no presum	ption of abus	9.	
	14b. ☐ Line 12b is more than line 13. On the top of Go to Part 3 and fill out Form 22A-2.	f page 1, check box 2, 7	The pn	esumption of	f abuse is	determined by	/ Form 22	PA-2.
Part								
	By signing here, I declare under penalty of perjury X David Shannon Kasten Signature of Debtor 1	that the information on the	this sta	atement and	in any atta	achments is tr	ue and co	orrect.
	Date April 30, 2015							
	MM / DD / YYYY	- 224 2						
	If you checked line 14a, do NOT fill out or file Forn If you checked line 14b, fill out Form 22A-2 and file							

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	David Shannon Kasten		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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1D (Official Form 1, Exhibit D) (12/09) - Cont. Page 2
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling equirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ David Shannon Kasten David Shannon Kasten
Date: May 4, 2015

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B6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	David Shannon Kasten		Case No		
		Debtor	,		
			Chapter	7	
			•		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	76,630.00		
B - Personal Property	Yes	4	22,006.99		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		120,837.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		30,513.04	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			3,735.34
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,648.51
Total Number of Sheets of ALL Schedu	ıles	18			
	To	otal Assets	98,636.99		
			Total Liabilities	151,350.04	

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B 6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	David Shannon Kasten		Case No		
_		Debtor			
			Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159. Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 12)	3,735.34
Average Expenses (from Schedule J, Line 22)	3,648.51
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	4,604.16

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		28,474.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		30,513.04
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		58,987.04

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B6A (Official Form 6A) (12/07)

In re	David Shannon Kasten		Case No	
•		Debtor	,	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and **Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Home at 4808 Clearsky Drive, Rockford IL 61109 (Debtor's Primary Residence)	Fee simple	-	76,630.00	102,630.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > 76,630.00 (Total of this page)

76,630.00 Total >

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B6B (Official Form 6B) (12/07)

In re	David Shannon Kasten	Case No.	
_		Debtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property		Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X				
2.	accounts, certificates of deposit, or	1 E	I/2 interest in Checking Account with Fifth Thir Bank, Rockford IL (Joint with Non-Filing Spous	rd se)	-	26.99
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit	C	Checking account through BMO Harris		-	650.00
	unions, brokerage houses, or cooperatives.	\$	500 collateral as deposit		-	500.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X				
4.	Household goods and furnishings,	F	dousehold Goods & Furniture		-	380.00
	including audio, video, and computer equipment.	J	John Deere Tractor & Snowblower		-	600.00
			Desktop Computer, Ipad		-	600.00
		7	Tool Set		-	300.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	>	K Box Game Collection, DVD Collection		-	350.00
6.	Wearing apparel.	ι	Jsed Clothing		-	400.00
7.	Furs and jewelry.	J	Jewelry		-	200.00
8.	Firearms and sports, photographic, and other hobby equipment.	5	Sports, Photographic, Hobby Equipment		-	100.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Ferm Life Insurance, non-filing spouse is peneficiary		-	0.00
			((Total c	Sub-Tota of this page)	al > 4,106.99

3 continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

T	ro David Shannar Vactor		Casa Na	
In	re David Shannon Kasten	Debtor ,	Case No.	
	\$	SCHEDULE B - PERSONAL PROPER (Continuation Sheet)	RTY	
	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	x		
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x		
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	401K with Current Employer	-	Unknown
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	x		
14.	Interests in partnerships or joint ventures. Itemize.	x		
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	x		
16.	Accounts receivable.	x		
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X		
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X		
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x		
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X		

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

0.00

Sub-Total >

(Total of this page)

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B6B (Official Form 6B) (12/07) - Cont.

In re	David Shannon Kasten	Case No.
-		

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	2012 N conditi	issan Juke with 40,000 miles in good on	-	15,275.00
		2006 D fair coi	odge Grand Caravan with 130,000 miles in ndition	-	2,625.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	1 dog		-	0.00
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	David Shannon Kasten	Case No.	
•		Debtor	

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
------------------	------------------	--------------------------------------	---	---

35. Other personal property of any kind not already listed. Itemize. X

> Sub-Total > (Total of this page)

22,006.99

0.00

Total >

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B6C (Official Form 6C) (4/13)

In re	David Shannon Kasten		Case No.	
•		D.1.		

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafte
□ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Home at 4808 Clearsky Drive, Rockford IL 61109 (Debtor's Primary Residence)	735 ILCS 5/12-901	15,000.00	76,630.00
Checking, Savings, or Other Financial Accounts, C 1/2 interest in Checking Account with Fifth Third Bank, Rockford IL (Joint with Non-Filing Spouse)	Certificates of Deposit 735 ILCS 5/12-1001(b)	26.99	26.99
Checking account through BMO Harris	735 ILCS 5/12-1001(b)	650.00	650.00
<u>Household Goods and Furnishings</u> Household Goods & Furniture	735 ILCS 5/12-1001(b)	380.00	380.00
John Deere Tractor & Snowblower	735 ILCS 5/12-1001(b)	600.00	600.00
Desktop Computer, Ipad	735 ILCS 5/12-1001(b)	600.00	600.00
Tool Set	735 ILCS 5/12-1001(b)	300.00	300.00
Books, Pictures and Other Art Objects; Collectible X Box Game Collection, DVD Collection	<u>s</u> 735 ILCS 5/12-1001(b)	350.00	350.00
Wearing Apparel Used Clothing	735 ILCS 5/12-1001(a)	400.00	400.00
<u>Furs and Jewelry</u> Jewelry	735 ILCS 5/12-1001(b)	200.00	200.00
Firearms and Sports, Photographic and Other Hob Sports, Photographic, Hobby Equipment	<u>by Equipment</u> 735 ILCS 5/12-1001(b)	100.00	100.00
Interests in Insurance Policies Term Life Insurance, non-filing spouse is beneficiary	215 ILCS 5/238	100%	0.00
Interests in IRA, ERISA, Keogh, or Other Pension of 401K with Current Employer	or Profit Sharing Plans 735 ILCS 5/12-1006	100%	Unknown
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2006 Dodge Grand Caravan with 130,000 miles in fair condition	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,400.00 225.00	2,625.00

Total:	21.231.99	82.861.99
TOTAL:	71.731.99	07.001.99

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B6D (Official Form 6D) (12/07)

In re	David Shannon Kasten	Case No.	
_			
		Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated" in the column labeled "Unliquidated, place an "X" in the column labeled "Unliquidated, pla

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	16	1		1				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	12m0z-4z00	UNLIQUIDATE	U T F	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			4/2013	Т	E			
Bank of America 9000 Southside Boulevard FL9-600-02-15 Jacksonville, FL 32256		_	Purchase Money Security 2012 Nissan Juke with 40,000 miles in good condition Value \$ 15,275.00		D		17,749.00	2,474.00
Account No.	1		4/2009			П		
Fifth Third Bank 5050 Kingsley Drive MD 1 MOCOP Cincinnati, OH 45263		_	First Mortgage Home at 4808 Clearsky Drive, Rockford IL 61109 (Debtor's Primary Residence) Value \$ 76,630.00				102,630.00	26,000.00
Account No.	\dagger		\$500 collateral as deposit	Н		Н	102,030.00	20,000.00
FNB Omaha Attn: Bankruptcy Dept. PO Box 3412 Omaha, NE 68197		-	Value \$ 500.00				458.00	0.00
Account No.						П		
			Value \$	-				
continuation sheets attached			(Total of t	Subt his p		- 1	120,837.00	28,474.00
			(Report on Summary of So		ota ule		120,837.00	28,474.00

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B6E (Official Form 6E) (4/13)

In re	David Shannon Kasten	Case No.	
-		Debtor	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sa representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busing whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	David Shannon Kasten		Case No.
	Debtor	,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box it debtor has no creditors holding unsecure	ou c	14111	is to report on this senedule 1.					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT - NG ENT	721-00-D	T	U T	AMOUNT OF CLAIM
Account No.			Credit Card Purchases	Ť	D A T E			
Capital One/Menards PO Box 30253 Salt Lake City, UT 84130-0253		-			D			1,160.60
Account No.			Fees			T	1	
Cathedral Baptist School 5622 35th Street Rockford, IL 61109		-						470.00
Account No.					Г	T	1	
Allied Business Accounts Attn: Bankruptcy Dept. 300 1/2 S. 2nd Street PO Box 1600 Clinton, IA 52733-1600			Representing: Cathedral Baptist School					Notice Only
Account No.			Credit Card Purchases		П	Γ	T	
HP Direct PO Box 105658 Atlanta, GA 30348		-						2 200 22
						L	\downarrow	2,300.00
_3 continuation sheets attached			(Total of t	Subt his 1)	3,930.60

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B6F (Official Form 6F) (12/07) - Cont.

In re	David Shannon Kasten	Case No	
_		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME,	CO		ısband, Wife, Joint, or Community	CONT	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	IS SUBJECT TO SETOFF, SO STATE.	NT I NG ENT	LIQUIDA	DISPUTED	AMOUNT OF CLAIM
Account No.			Credit Card Purchases	Т	D A T E D		
M&I/BMO Harris Bank PO Box 1111 Madison, WI 53701		_			D		7,050.88
Account No.			Medical Bills				
Rockford Anesthesiologists PO Box 4569 Rockford, IL 61110		-					054.00
	L			_			351.00
Account No. Creditors Protection Service Attn: Bankruptcy Dept. PO Box 4115 Rockford, IL 61101			Representing: Rockford Anesthesiologists				Notice Only
Account No.			Medical Bills				
Rockford Surgical Services Attn: Bankruptcy Dept. 5668 E State St. Rockford, IL 61108		-					794.00
Account No.	1					T	
Accounts Receivable Management Attn: Bankruptcy Dept. 7834 N 2nd St. Unit 5 Machesney Park, IL 61115			Representing: Rockford Surgical Services				Notice Only
Sheet no. 1 of 3 sheets attached to Schedule of				Sub			8,195.88
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	1

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B6F (Official Form 6F) (12/07) - Cont.

In re	David Shannon Kasten	Case No	
_		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

	_				_	_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE,	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	C O N T I	ΙQ	S P U	
AND ACCOUNT NUMBER (See instructions above.)	T O R	C	IS SUBJECT TO SETOFF, SO STATE.	N G E N T	Ü I D	T E D	AMOUNT OF CLAIM
Account No.			Medical Bills	T	DATED		
Swedish American Medical Group Attn: Bankruptcy Dept. PO Box 1567 Rockford, IL 61110		-					2,116.00
Account No.	╁	H		_	┢		2,110.00
Creditors Protection Service Attn: Bankruptcy Dept. PO Box 4115 Rockford, IL 61101			Representing: Swedish American Medical Group				Notice Only
Account No.	T		Credit Card Purchases				
Syncb/Paypal PO Box 965005 Orlando, FL 32896		-					0 === 0.4
Account No.	╀			\vdash	┝	L	3,758.84
Genpact Services LLC 1155 Avenue of the Americas, 4th FI New York, NY 10036			Representing: Syncb/Paypal				Notice Only
Account No.			Credit Card Purchases				
Syncb/Sams Club PO Box 965005 Orlando, FL 32896		-					
							1,816.92
Sheet no. 2 of 3 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt			7,691.76
Ciculors froming Unsecured Nonpriority Claims			(Total of t	1115	pag	,υ,	I

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B6F (Official Form 6F) (12/07) - Cont.

In re	David Shannon Kasten	Case No	
_	·	Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

					_	_	
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community		U	P	
MAILING ADDRESS	D E B T	Н	DATE CLAIM WAS INCURRED AND	CONTI	ŀ	D I S P U T E	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	B	W	CONSIDERATION FOR CLAIM. IF CLAIM	l N	Q	Ų	AMOUNT OF CLAIM
(See instructions above.)	O R	c	IS SUBJECT TO SETOFF, SO STATE.	N G E N	Ĭ	Ė	AMOUNT OF CLAIM
Account No.	╁	-	Credit Card Purchases	۱ ۲	D A T E D		
Account No.	1		orean dara ranchases		E		
SYNCB/Wal-Mart	ı					T	
Attn: Bankruptcy Dept.	ı	-					
PO Box 965024	ı						
Orlando, FL 32896	ı						
,							5,233.62
Account No.	╁			+		+	
12000 41101	1						
NCO Financial Systems	ı		Representing:				
507 Prudential Road	ı		SYNCB/Wal-Mart				Notice Only
Horsham, PA 19044	ı						
	ı						
Account No.	t		Credit Card Purchases	T		t	
THD/CBNA	ı						
Attn: Bankruptcy Dept.	ı	-					
PO Box 6497	ı						
Sioux Falls, SD 57117	ı						
							5,461.18
Account No.							
	1						
	ı						
	ı						
	ı						
	ı						
Account No.							
	1						
	ı						
	ı						
	ı						
	ı						
Sheet no. 3 of 3 sheets attached to Schedule of				Sub	tota	al	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				10,694.80
5			(23.00)				
			/D / G		Γota		30,513.04
			(Report on Summary of So	nec	ıule	es)	23,310104

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B6G (Official Form 6G) (12/07)

In re	David Shannon Kasten	Case No.	
_		Debtor	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 15-81240 Doc 1 Filed 05/04/15 Entered 05/04/15 11:45:41 Desc Main Document Page 31 of 54

B6H (Official Form 6H) (12/07)

In re	David Shannon Kasten	Case No.
-		Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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Fill	n this information to identify your o	case:		
Del	otor 1 David Shan	non Kasten		
	otor 2 use, if filing)			
Uni	ed States Bankruptcy Court for the	e: NORTHERN DISTRIC	CT OF ILLINOIS	
	e number own)			Check if this is: ☐ An amended filing ☐ A supplement showing post-petition chapte 13 income as of the following date:
0	ficial Form B 6I			MM / DD/ YYYY
S	chedule I: Your Inc	ome		12/
		On the top of any additi		
	ch a separate sheet to this form.	On the top of any additi		about your spouse. If more space is needed, se number (if known). Answer every question
Pai	the a separate sheet to this form. Describe Employment Fill in your employment	On the top of any additi	onal pages, write your name and ca	se number (if known). Answer every question
Pai	Describe Employment Fill in your employment information.	On the top of any additi	onal pages, write your name and ca	se number (if known). Answer every question Debtor 2 or non-filing spouse
Pai	Describe Employment Fill in your employment information. If you have more than one job, attach a separate sheet to this form.	On the top of any additi	onal pages, write your name and ca	se number (if known). Answer every question
Pai	t1: Describe Employment Fill in your employment information. If you have more than one job,	On the top of any additi	Debtor 1	Debtor 2 or non-filing spouse
Pai	Describe Employment Fill in your employment information. If you have more than one job, attach a separate page with information about additional	On the top of any additi	Debtor 1 Employed Not employed	Debtor 2 or non-filing spouse
	Describe Employment Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or	On the top of any addition of the top of the	Debtor 1 ■ Employed □ Not employed Water Technician LDR Construction Services,	Debtor 2 or non-filing spouse
Pai	Describe Employment Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or self-employed work. Occupation may include student	On the top of any addition	Debtor 1 Employed Not employed Water Technician LDR Construction Services, Inc. 4652 Stenstrom Road Rockford, IL 61109	Debtor 2 or non-filing spouse
Pai 1.	Describe Employment Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies.	Employment status Occupation Employer's name Employer's address How long employed to	Debtor 1 Employed Not employed Water Technician LDR Construction Services, Inc. 4652 Stenstrom Road Rockford, IL 61109	Debtor 2 or non-filing spouse
Par	Describe Employment Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies.	On the top of any addition of the top of any addition of the top of any addition of the top of the	Debtor 1 Employed Not employed Water Technician LDR Construction Services, Inc. 4652 Stenstrom Road Rockford, IL 61109 here?	Debtor 2 or non-filing spouse

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

Calculate gross Income. Add line 2 + line 3.

		For Debtor 1		otor 2 or ng spouse
2.	\$	4,766.67	\$	0.00
3.	+\$	0.00	+\$	0.00
4.	\$	4,766.67	\$	0.00

Official Form B 6I Schedule I: Your Income page 1

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Debto	David Shannon Kasten	_	Case number (if k	nown)			
	Copy line 4 here	4.	For Debtor 1		For Debtor non-filing s		
5.	List all payroll deductions:						
	 5a. Tax, Medicare, and Social Security deductions 5b. Mandatory contributions for retirement plans 5c. Voluntary contributions for retirement plans 5d. Required repayments of retirement fund loans 	5a. 5b. 5c. 5d.	\$	6.00 0.00 0.00 0.00	\$ \$ \$ \$	0.00 0.00 0.00 0.00	
	 5e. Insurance 5f. Domestic support obligations 5g. Union dues 5h. Other deductions. Specify: 	5e. 5f. 5g. 5h.+	\$ 9: \$ \$	5.33 0.00 0.00	\$ \$ \$ \$	0.00 0.00 0.00 0.00	
6.	Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$ 1,03	1.33	\$	0.00	
	Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ 3,73		\$	0.00	
8.	 List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm	8c. 8d. 8e.	\$ \$ \$	0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$ \$	0.00 0.00 0.00 0.00 0.00	
	that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.		•		•		
	Specify: 8g. Pension or retirement income	_ 8f. 8g.		0.00 0.00	\$	0.00	
	8h. Other monthly income. Specify:	8h.+	T	0.00 +	\$	0.00	
9.	Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.		0.00	\$	0.00	
	Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$	3,735.34	+ \$	0.00	= \$	3,735.34
	Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. +\$ 0.00						
	Add the amount in the last column of line 10 to the amount in line 11. The res Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain</i> applies					\$\$	3,735.34
13.	Do you expect an increase or decrease within the year after you file this form No. Yes. Explain:	?				monthly	

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						•					
FIII	in this informa	ation to identify yo	our case:								
Deb	tor 1	David Shanr	on Kaste	en		Ch	eck if this is:				
							An amended filing				
	tor 2							wing post-petition chapter			
(Spc	ouse, if filing)						13 expenses as of	the following date:			
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS							MM / DD / YYYY				
Case	e number						A separate filing for	or Debtor 2 because Debtor			
(If kr	nown)					_	2 maintains a sepa				
Of	fficial Fo	orm B 6J				•					
		J: Your						12/1:			
info	rmation. If m		eded, atta	. If two married people are ch another sheet to this f n.							
Part		ribe Your House	hold								
1.	Is this a joir										
	■ No. Go to	o line 2. es Debtor 2 live	in a separ	ate household?							
	□N										
			st file a sep	parate Schedule J.							
2.	Do you hav	e dependents?	□ No								
	Do not list D Debtor 2.	ebtor 1 and	■ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?			
	Do not state dependents'				Son		12	□ No ■ Yes			
					Doughtor			□ No			
					Daughter			■ Yes □ No			
								□ No □ Yes			
								□ Yes			
								☐ Yes			
3.	Do your exp	penses include	_	No			_	□ 163			
	expenses o	f people other t	han $_{oldsymbol{\sqcap}}$	Yes							
	yourself an	d your depende	nts? ⊔	Yes							
Pari	t 2: Estim	nate Your Ongoi	na Monthi	v Expenses							
Esti	imate your ex	xpenses as of year a date after the	our bankr	uptcy filing date unless you y is filed. If this is a supp							
the		h assistance an		government assistance if cluded it on Schedule I: Y			Your exp	penses			
(-,									
4.		or home owners nd any rent for th		ses for your residence. In r lot.	nclude first mortgag	e 4.	\$	980.00			
	If not include	ded in line 4:									
	4a. Real e	estate taxes				4a.	\$	0.00			
		erty, homeowner's	s, or renter	's insurance		4b.		0.00			
	•	•		ıpkeep expenses		4c.	· —	0.00			
		owner's associat				4d.	\$	0.00			
5.	Additional ı	mortgage payme	ents for yo	our residence, such as hor	me equity loans	5.	\$	0.00			

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Debtor 1 D	avid Shannon Kasten	Case number	er (if known)
5. Utilities			
	lectricity, heat, natural gas	6a. S	280.00
	ater, sewer, garbage collection	6b. S	
	elephone, cell phone, Internet, satellite, and cable services	6c. S	
	ther. Specify:	6d. S	110100
	nd housekeeping supplies	7. S	
	re and children's education costs	8. 9	333.33
	g, laundry, and dry cleaning	9. 9	
	al care products and services	10. \$	100.00
	and dental expenses	11. 3	100100
	ortation. Include gas, maintenance, bus or train fare.	11. 3	90.00
	nclude car payments.	12. \$	275.00
	inment, clubs, recreation, newspapers, magazines, and books	13. \$	50.00
	ble contributions and religious donations	14. \$	
5. Insuran	•		0.00
	nclude insurance deducted from your pay or included in lines 4 or 20.		
	fe insurance	15a. S	
15b. H	ealth insurance	15b. S	200.00
15c. V	ehicle insurance	15c. S	170.00
15d. O	ther insurance. Specify: Dental Insurance	15d. S	40.00
6. Taxes.	Do not include taxes deducted from your pay or included in lines 4 or 2	0.	
Specify:		16. 9	0.00
	ent or lease payments:		· · · · · · · · · · · · · · · · · · ·
	ar payments for Vehicle 1	17a. S	
	ar payments for Vehicle 2	17b. S	0.00
	ther. Specify:	17c. S	0.00
	ther. Specify:	17d. S	0.00
	yments of alimony, maintenance, and support that you did not re		0.00
	ed from your pay on line 5, Schedule I, Your Income (Official Form		
	ayments you make to support others who do not live with you.	(0.00
Specify:		19.	w to a a man
	eal property expenses not included in lines 4 or 5 of this form or coortgages on other property	on <i>Schedule I: You</i> 20a. S	
	eal estate taxes	20b. S	
		20c. S	
	roperty, homeowner's, or renter's insurance aintenance, repair, and upkeep expenses	20d. S	
	omeowner's association or condominium dues	20e. S	
. Other: S	Specify: Miscellaneous, Birthdays, Holidays, Haircuts	21	+\$ 75.00
. Your m	onthly expenses. Add lines 4 through 21.	22.	\$ 3,648.51
	ult is your monthly expenses.		- <u> </u>
	te your monthly net income.	_	
23a. C	opy line 12 (your combined monthly income) from Schedule I.	23a. S	3,735.34
23b. C	opy your monthly expenses from line 22 above.	23b	\$ 3,648.51
		Г	
	ubtract your monthly expenses from your monthly income.		86.83
TI	he result is your monthly net income.	23c. S	00.03
For exam	expect an increase or decrease in your expenses within the year ple, do you expect to finish paying for your car loan within the year or do you expond to the terms of your mortgage?		
☐ Yes.			
Explain:			

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	David Shannon Kasten	Case No.						
		Debtor(s)		Chapter	7			
	DECLARATION CONCERNING DEBTOR'S SCHEDULES							
	DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR							
	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of							
Date	May 4, 2015	Signature	/s/ David Shannon Kaster David Shannon Kaster Debtor					

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

United States Bankruptcy Court Northern District of Illinois

In re	David Shannon Kasten		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$19,815.00 2015 YTD: Employment Income \$63,423.00 2014: Employment Income \$60,089.00 2013: Employment Income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

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3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL AMOUNT PAID OF CREDITOR **PAYMENTS OWING** Fifth Third Bank Monthly \$980.00 \$102,630.00 5050 Kingsley Drive MD 1 MOCOP Cincinnati, OH 45263 **Bank of America** Monthly \$361.51 \$17,749.00 9000 Southside Boulevard FL9-600-02-15 Jacksonville, FL 32256

None b. Debtor

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
TRANSFERS TRANSFERS OWING

NAME AND ADDRESS OF CREDITOR

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF COURT OR AGENCY STATUS OR AND CASE NUMBER PROCEEDING AND LOCATION DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR. IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Springer Law Firm 2222 E State St, Suite 107 Rockford, IL 61104 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 4/2015 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$500.00

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10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF SITE NAME AND ADDRESS GOVERNMENTAL UNIT LAW

NOTICE

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL**

SITE NAME AND ADDRESS GOVERNMENTAL UNIT **NOTICE** LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

(IIII) COM BETE BIT

None

NAME

NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

ADDRESS

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

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20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b List th

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date May 4, 2015

Signature //s/ David Shannon Kasten

David Shannon Kasten

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re	David Shannon Kasten		Case No.	
		Debtor(s)	Chapter	7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

		nust be fully completed for EACH debt which is secured by		
property of the estate. Atta Property No. 1	en additional pages if nec	essary.)		
Creditor's Name: Bank of America		Describe Property Securing Debt: 2012 Nissan Juke with 40,000 miles in good condition		
Property will be (check one):				
☐ Surrendered	■ Retained			
If retaining the property, I intend to (cl ☐ Redeem the property ☐ Reaffirm the debt	heck at least one):			
☐ Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)).				
	\ 1 /			
Property is (check one):		DNs 12 and a second		
■ Claimed as Exempt		☐ Not claimed as exempt		
Property No. 2				
Creditor's Name: Fifth Third Bank		Describe Property Securing Debt: Home at 4808 Clearsky Drive, Rockford IL 61109 (Debtor's Primary Residence)		
Property will be (check one):				
☐ Surrendered	■ Retained			
If retaining the property, I intend to (cl ☐ Redeem the property	heck at least one):			
■ Reaffirm the debt				
☐ Other. Explain	(for example, avo	oid lien using 11 U.S.C. § 522(f)).		
Property is (check one):				
Claimed as Exempt		□ Not claimed as exempt		

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Property No. 3			
Creditor's Name: FNB Omaha		Describe Property \$500 collateral as o	
Property will be (check one):		<u> </u>	
☐ Surrendered	■ Retained		
If retaining the property, I intend to ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.	C. § 522(f)).
-		C	· · · · · · · · · · · · · · · · · · ·
Property is (check one): ■ Claimed as Exempt		☐ Not claimed as ex	xempt
PART B - Personal property subject Attach additional pages if necessary.		e columns of Part B m	nust be completed for each unexpired lease.
Property No. 1			
Lessor's Name: -NONE-	Describe Leased Pro	operty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO
I declare under penalty of perjury personal property subject to an un Date <u>May 4, 2015</u>	expired lease. Signature	intention as to any p /s/ David Shannon K David Shannon Kas Debtor	

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United States Bankruptcy Court Northern District of Illinois

In r	e David Shanr	ıon Ka	asten			Case N	Ю.	
					Debtor(s)	Chapte	r 7	
	DI	SCL	OSURE OF	COMPENSAT	TION OF ATTO	ORNEY FOR	DEBTOR(S)	
1.	paid to me within o	one yea	r before the filing	of the petition in ba	certify that I am the a unkruptcy, or agreed to h the bankruptcy case	o be paid to me, for s		
	For legal serv	ices, I l	nave agreed to acc	ept		\$	500.00	<u>)</u>
	Prior to the fil	ing of	this statement I ha	ive received		\$	500.00	<u>)</u>
	Balance Due						0.00	<u>) </u>
2.	The source of the c	ompen	sation paid to me	was:				
	Debtor		Other (specify):	:				
3.	The source of comp	pensati	on to be paid to m	ne is:				
	Debtor		Other (specify):	:				
4.	■ I have not agre	ed to s	hare the above-dis	sclosed compensatio	on with any other perso	on unless they are m	embers and assoc	iates of my law firm.
					rith a person or person the people sharing in t			of my law firm. A
5.	In return for the ab	ove-di	sclosed fee, I have	e agreed to render le	gal service for all asp	ects of the bankrupto	cy case, including	:
	 b. Preparation and c. Representation d. [Other provisio Negotiat reaffirmation 	I filing of the one of	of any petition, so debtor at the meet eeded] with secured cre agreements and	chedules, statement of ing of creditors and editors to reduce	dvice to the debtor in confaffairs and plan who confirmation hearing, to market value; eneeded; preparational goods.	ich may be required; , and any adjourned exemption planni	; hearings thereof; ng; preparation	and filing of
6.	Represe	ntatio		s in any discharg	not include the follow geability actions, ju		nces, relief froi	m stay actions or
				CEF	RTIFICATION			
this	I certify that the forbankruptcy proceed		g is a complete sta	tement of any agree	ement or arrangement	for payment to me fo	or representation of	of the debtor(s) in
Date	ed: May 4, 2015	5			/s/ Daniel A. Sp	oringer		
					Daniel A. Sprin			
					Springer Law F 2222 E State St			
					Suite 107			
					Rockford, IL 61 815.312.4725	1 104		
					dspringerlaw@	gmail.com		

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Desc Main

Springer Law Firm

2222 East State St. # A-104A, Rockford, IL

815.312.4275

CHAPTER 7 RETAINER AGREEMENT

The undersigned agrees to hire Springer Law Firm to represent the undersigned in a Chapter 7 bankruptcy and agrees to the following terms and conditions:

- 1. The attorney fees for the Chapter 7 bankruptcy are \$500. This is a flat fee arrangement, and does not include the court costs, which are currently \$335. This is the total of your attorney fees, and Springer Law Firm will not charge you for additional work. However, if you refuse to cooperate, or fail to provide information as requested by our attorney, your case may be closed.
- Fees paid to the firm become property of the firm upon payment. If before the case is filed, you decide to close out your case, Springer Law Firm will refund you any fees not earned. I assign to Springer Law Firm any amount paid towards court costs and filing fees. I authorize Springer Law Firm to transfer said funds to the firm's operating account if I decide not to file for bankruptcy, or if I breach this contract.
- I agree to disclose all pertinent information to Springer Law Firm, so that the firm can properly disclose all my assets, debts, and financial history to the court. I agree to keep the firm informed on any new assets or debts I may incur from this date forward. If I do not provide the proper information, or do not cooperate with Springer Law Firm, said firm may withdraw from representation, with permission of the court.
- I understand that I may not be able to protect all of my property. The bankruptcy code does not provide exemptions for everything, and as such, some of my property may be taken by the Trustee and sold. Additionally, if my income is too high, or if my income is not offset enough by my expenses, I understand that the Trustee may dismiss my case, or require me to file a Chapter 13 instead of a Chapter 7.
- I understand that not all of my debts may be discharged in a Chapter 7 bankruptcy. Student loans, educational debts, undisclosed debt, support/maintenance, fines, debts incurred by fraud, future association/condo HOA dues, certain tax debts, or debts found non-dischargeable by a Judge are among the debts not dischargeable.
- I understand that this retainer agreement is for bankruptcy representation only. Springer Law Firm will not represent me in any other case or legal matter, unless agreed to in a separate retainer agreement. This includes adversary proceedings that may fall under the bankruptcy case. This agreement does not include representation in such adversary proceedings.
- 7. I understand that before I transfer or sell any property, or incur any new debt, I will first notify Springer Law Firm and consult on the impact such action will have on my bankruptcy.
- 8. I understand that I must take 2 classes pertaining to financial management and credit counselling. Failure to take these courses will result in either my case NOT being filed, or if filed, possibly dismissed. If my case is dismissed. I understand that I will have to pay to have my case re-opened by Springer Law Firm.
- 9. I have received the 11 U.S.C. § 527(a) disclosures and have read them.

Attorney Signature: Attorney Print:

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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B 201B (Form 201B) (12/09)

United States Bankruptcy Court Northern District of Illinois

	North	ern District of Illinois		
In re	David Shannon Kasten		Case No.	
		Debtor(s)	Chapter 7	,
	CERTIFICATION OF N UNDER § 342(b) (OTICE TO CONSUM OF THE BANKRUPT	•	S)
Code.	Cer I (We), the debtor(s), affirm that I (we) have received	tification of Debtor ived and read the attached n	notice, as required by	§ 342(b) of the Bankruptcy
David	Shannon Kasten	X /s/ David Sha	nnon Kasten	May 4, 2015
Printe	d Name(s) of Debtor(s)	Signature of D	ebtor	Date
Case 1	No. (if known)	X		
		Signature of Jo	oint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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United States Bankruptcy CourtNorthern District of Illinois

		Northern District of Inhiois		
In re	David Shannon Kasten		Case No.	
		Debtor(s)	Chapter	7
	VE	RIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	19
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credi	tors is true and	correct to the best of my
Date:	May 4, 2015	/s/ David Shannon Kasten David Shannon Kasten		

Accounts Receivable Management Attn: Bankruptcy Dept. 7834 N 2nd St. Unit 5 Machesney Park, IL 61115

Allied Business Accounts Attn: Bankruptcy Dept. 300 1/2 S. 2nd Street PO Box 1600 Clinton, IA 52733-1600

Bank of America 9000 Southside Boulevard FL9-600-02-15 Jacksonville, FL 32256

Capital One/Menards PO Box 30253 Salt Lake City, UT 84130-0253

Cathedral Baptist School 5622 35th Street Rockford, IL 61109

Creditors Protection Service Attn: Bankruptcy Dept. PO Box 4115 Rockford, IL 61101

Fifth Third Bank 5050 Kingsley Drive MD 1 MOCOP Cincinnati, OH 45263

FNB Omaha Attn: Bankruptcy Dept. PO Box 3412 Omaha, NE 68197

Genpact Services LLC 1155 Avenue of the Americas, 4th Fl New York, NY 10036

HP Direct PO Box 105658 Atlanta, GA 30348 M&I/BMO Harris Bank PO Box 1111 Madison, WI 53701

NCO Financial Systems 507 Prudential Road Horsham, PA 19044

Rockford Anesthesiologists PO Box 4569 Rockford, IL 61110

Rockford Surgical Services Attn: Bankruptcy Dept. 5668 E State St. Rockford, IL 61108

Swedish American Medical Group Attn: Bankruptcy Dept. PO Box 1567 Rockford, IL 61110

Syncb/Paypal PO Box 965005 Orlando, FL 32896

Syncb/Sams Club PO Box 965005 Orlando, FL 32896

SYNCB/Wal-Mart Attn: Bankruptcy Dept. PO Box 965024 Orlando, FL 32896

THD/CBNA
Attn: Bankruptcy Dept.
PO Box 6497
Sioux Falls, SD 57117